

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION

In Re: Reginald Eugene Ivey and	§	Case No. 17-30440
Chandell Marie Ivey	§	Chapter 13
SSN: xxx-xx-5184 and xxx-xx-0246	§	
Debtors/Movants	§	
	§	

**FINAL REPORT AND SCHEDULE OF POST-PETITION  
DEBTS PURSUANT TO RULE 1019(6)**

The current address of the debtors is:

Male Debtor:

Female Debtor:

906 Southridge Drive  
Monroe, NC 28112

906 Southridge Drive  
Monroe, NC 28112

The debtors hereby represent on the Court that the following are all of the unpaid debts incurred after commencement of the Chapter 13 proceeding on March 21, 2017 through and until this case was converted to a Chapter 7 case on January 11, 2019, except for Court-ordered debts, utility, rent and tax accruals:

<b>CREDITORS &amp; ADDRESS</b>	<b>DATE INCURRED</b>	<b>APPROXIMATE AMOUNT</b>
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See attached

The debtors hereby further represent to the court that we **have not** acquired property since the filing of the converted Chapter 7 Petition on January 11, 2019 and, further, that there are **no** outstanding executory contracts which were assumed or entered into after said date. Any property so acquired and/or executory contracts so assumed or entered into are listed on an attached Exhibit "A" and hereby incorporated by reference into this report.

The Debtors have turned over to the Trustee in Bankruptcy the records and property of the Debtors' estate in their possession or subject to their control.

DATED: 1/10/2019

/s/ Reginald Eugene Ivey

Reginald Eugene Ivey  
Debtors

/s/ Chandell Marie Ivey

Chandell Marie Ivey  
Debtors

STATE OF NORTH CAROLINA  
COUNTY OF UNION

We, Reginald and Chandell Ivey, do hereby swear that we have examined the foregoing Final Report pursuant to Rule 1019(b) and certify that the foregoing is true and correct to the best of our knowledge, information and belief.

/s/ Reginald Eugene Ivey

Reginald Eugene Ivey  
Signature

Date 1/10/2019

/s/ Chandell Marie Ivey

Chandell Marie Ivey  
Signature

Date 1/10/2019

**Exhibit A List of Personal Property Acquired Post-Petition**

NONE

**SCHEDULE OF POST-PETITION DEBTS PURSUANT TO RULE 1019(6)**

<b>CREDITORS &amp; ADDRESS</b>	<b>DATE INCURRED</b>	<b>APPROXIMATE AMOUNT</b>
Bank of America P.O. Box 982235 El Paso, TX 79998-2235	2018	\$282.00
Atrium Healthcare fdba Carolinas Healthcare System PO Box 70826 Charlotte, NC 28272-0826	2018	\$2,000.00
Charlotte Radiology P. O. Box 30488 Charlotte, NC 28230-0488	2018	\$423.00
Bank of Missouri 5109 S Broadband Lane Sioux Falls, SD 57109	2018	\$306.00
Conn Credit Co. PO Box 2358 Beaumont, TX 77704	2018	\$2,476.00
Credit One Bank PO Box 98873 Las Vegas, NV 89193	2018	\$344.00
First Premier P. O. Box 5524 Sioux Falls, SD 57117-5524	2018	\$441.00
Genesis Bankcard Svcs PO Box 4499 Beaverton, OR 97076	2018	\$293.00
Fingerhut / Webbank PO Box 1250 Saint Cloud, MN 56395-1250	2018	\$234.00
Dish Network PO Box 9033 Littleton, CO 80160	2018	\$269.00
	<b>Total</b>	<b>\$7,068.00</b>

**Fill in this information to identify your case:**

Debtor 1	<u>Reginald</u>	<u>Eugene</u>	<u>Ivey</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Chandell</u>	<u>Marie</u>	<u>Ivey</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>17-30440</u>		

☐ Check if this is an amended filing

**Official Form 108**

**Statement of Intention for Individuals Filing Under Chapter 7**

**12/15**

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Hold Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **Ditech**

Description of property securing debt: **residence - 906 Southridge Dr**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☐ Yes

Creditor's name: **Firstline Financial**

Description of property securing debt: **Kirby vacuum cleaner**

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

- ☐ No  
☐ Yes

Debtor 1 **Reginald Eugene Ivey**  
Debtor 2 **Chandell Marie Ivey**

Case number (if known) **17-30440**

**Identify the creditor and the property that is collateral**

Creditor's name: **NC Housing Finance Agency**  
Description of property securing debt: **residence - 906 Southridge Dr**

**What do you intend to do with the property that secures a debt?**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

**Did you claim the property as exempt on Schedule C?**

- ☐ No  
☐ Yes

Creditor's name: **PRA Receivables Mgmt**  
Description of property securing debt: **2007 Suzuki XL-7**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☐ Yes

Creditor's name: **Santander Consumer USA**  
Description of property securing debt: **2008 Dodge Ram 1500 pick-up**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☐ Yes

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

Debtor 1 **Reginald Eugene Ivey**  
Debtor 2 **Chandell Marie Ivey**

Case number (if known) **17-30440**

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

**X /s/ Reginald Eugene Ivey**  
Reginald Eugene Ivey, Debtor 1

Date **01/10/2019**  
MM / DD / YYYY

*Reginald Eugene Ivey*

**X /s/ Chandell Marie Ivey**  
Chandell Marie Ivey, Debtor 2

Date **01/10/2019**  
MM / DD / YYYY

*chandell marie ively*

**CERTIFICATE OF SERVICE**

I, the below signed, do hereby certify that a true and correct copy of the foregoing Statement of Intention for Individuals Filing Under Chapter 7 was mailed or otherwise served to the Chapter 7 Trustee, the secured creditors as listed on Schedule D, the United States Trustee and/or to any other interested parties as may be required by B.R. 1007 and applicable local bankruptcy rules.

Date **1/10/2019**

*Matthew H. Crow*  
**/s/ Matthew H. Crow**  
**Matthew H. Crow**

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION**

In re **Reginald Eugene Ivey  
Chandell Marie Ivey**

Case No. 17-30440

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$250.00</u>
Prior to the filing of this statement I have received.....	<u>\$250.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

01/10/2019

Date

/s/ Matthew H. Crow

Matthew H. Crow  
Crow Law Firm  
315 B North Main Street  
Monroe, NC 28112  
Phone: (704) 283-1175 / Fax: (704) 226-0488

Bar No. 26117

/s/ Reginald Eugene Ivey

Reginald Eugene Ivey

/s/ Chandell Marie Ivey

Chandell Marie Ivey

**Fill in this information to identify your case:**

Debtor 1	<u>Reginald</u>	<u>Eugene</u>	<u>Ivey</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Chandell</u>	<u>Marie</u>	<u>Ivey</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>17-30440</u>		

☐ Check if this is an amended filing

**Official Form 106Sum**

**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets**

**Your assets**  
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
  - 1a. Copy line 55, Total real estate, from Schedule A/B..... \$164,200.00
  - 1b. Copy line 62, Total personal property, from Schedule A/B..... \$21,475.00
  - 1c. Copy line 63, Total of all property on Schedule A/B..... \$185,675.00

**Part 2: Summarize Your Liabilities**

**Your liabilities**  
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
  - 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... \$246,833.00
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
  - 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$0.00
  - 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + \$39,430.23

**Your total liabilities** \$286,263.23

**Part 3: Summarize Your Income and Expenses**

4. *Schedule I: Your Income* (Official Form 106I)
  - Copy your combined monthly income from line 12 of Schedule I..... \$3,155.67
5. *Schedule J: Your Expenses* (Official Form 106J)
  - Copy your monthly expenses from line 22c of Schedule J..... \$1,650.00



Debtor 1 **Reginald Eugene Ivey**  
Debtor 2 **Chandell Marie Ivey**

Case number (if known) **17-30440**

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

**\$2,423.00**

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**Total claim**

**From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<u>\$0.00</u>
	<b>+</b> <u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<b>\$0.00</b>

**Fill in this information to identify your case:**

Debtor 1	<u>Reginald</u>	<u>Eugene</u>	<u>Ivey</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Chandell</u>	<u>Marie</u>	<u>Ivey</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>17-30440</u>		

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

*Reginald Eugene Ivey*  
X /s/ Reginald Eugene Ivey  
Reginald Eugene Ivey, Debtor 1

*Chandell Marie Ivey*  
X /s/ Chandell Marie Ivey  
Chandell Marie Ivey, Debtor 2

Date 01/10/2019  
MM / DD / YYYY

Date 01/10/2019  
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION**

IN RE: **Reginald Eugene Ivey  
Chandell Marie Ivey**

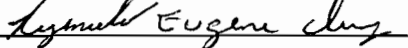
CASE NO **17-30440**

CHAPTER **7**

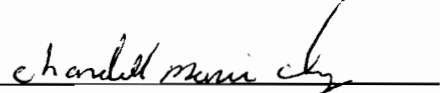
**VERIFICATION OF CREDITOR MATRIX**

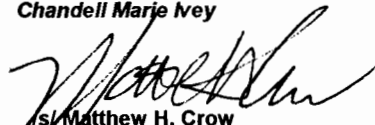
The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 1/10/2019

Signature /s/ Reginald Eugene Ivey   
**Reginald Eugene Ivey**

Date 1/10/2019

Signature /s/ Chandell Marie Ivey   
**Chandell Marie Ivey**



**/s/ Matthew H. Crow**

**Matthew H. Crow**

**26117**

**Crow Law Firm**

**315 B North Main Street**

**Monroe, NC 28112**

**(704) 283-1175**

Label Matrix for local noticing  
419-3  
Case 17-30440  
Western District of North Carolina  
Charlotte  
Mon Jan 14 00:31:50 EST 2019

Charlotte Division  
401 West Trade Street  
Charlotte, NC 28202-1633

AT&T Mobility II LLC  
AT&T SERVICES INC.  
KAREN A. CAVAGNARO PARALEGAL  
ONE AT&T WAY, SUITE 3A104  
BEDMINSTER, NJ 07921-2693

AT&T Mobility  
One AT&T Way, Ste 3A-104  
Bedminster, NJ 07921-2693

American InfoSource  
PO Box 248838  
Oklahoma City, OK 73124-8838

Atrium Healthcare  
fdba Carolinas Healthcare System  
PO Box 70826  
Charlotte, NC 28272-0826

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Bank of Missouri  
5109 S Broadband Lane  
Sioux Falls, SD 57108-2208

CMC - Union  
PO Box 5003  
Monroe, NC 28111-5003

Carolina Pathology Clinical  
c/o Financial Data Systems  
PO Box 688  
Brightsville Beach, NC 28480-0688

Carolinas Emergency Group  
PO Box 277221  
Atlanta, GA 30384-7221

Carolinas Medical Center  
c/o Carolinas Healthcare  
P.O. Box 32861  
Charlotte, NC 28232-2861

Carolinas Pathology Group  
PO Box 30637  
Charlotte, NC 28230-0637

Celtic Bank / Contfinco  
121 Continental Dr Ste 108  
Newark, DE 19713-4326

Charlotte Radiology  
P. O. Box 30488  
Charlotte, NC 28230-0488

Conn Credit Co.  
PO Box 2358  
Leaumont, TX 77704-2358

Credit One Bank  
PO Box 98873  
Las Vegas, NV 89193-8873

Direct Charge  
1112 7th Avenue  
Monroe, WI 53566-1364

Dish Network  
PO Box 9033  
Littleton, CO 80160-9033

Ditech  
PO Box 6172  
Rapid City, SD 57709-6172

Ditech Financial LLC fka Green Tree Services  
P.O. Box 6154  
Rapid City, South Dakota 57709-6154

Fingerhut / Webbank  
PO Box 1250  
Saint Cloud, MN 56395-1250

First Care Medical Clinic  
404 S. Sutherland Ave  
Monroe, NC 28112-5060

First Premier  
P. O. Box 5524  
Sioux Falls, SD 57117-5524

First Premier Bank  
P. O. Box 5524  
Sioux Falls, SD 57117-5524

Firstline Financial  
766 Walker Rd. Ste D  
Great Falls, VA 22066-2650

(p)FRONTIER COMMUNICATIONS  
BANKRUPTCY DEPT  
19 JOHN STREET  
MIDDLETOWN NY 10940-4918

Genesis Bankcard Svcs  
PO Box 4499  
Leaverton, OR 97076-4499

Internal Revenue Service  
Centralized Insolvency  
PO Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service  
P.O. Box 7317  
Philadelphia, PA 19101-7317

Montgomery Ward  
c/o Creditors BK Svc  
PO Box 740933  
Dallas, TX 75374-0933

NC Dept. of Revenue  
Bankruptcy Unit  
PO Box 1168  
Raleigh, NC 27602-1168

NC Housing Finance Agency  
3508 Bush St  
Raleigh, NC 27609-7509

PRTO South-East, LLC  
56 West Data Drive  
Draper, UT 84020-2315

National Finance Co.  
151 Pinnacle Pl.  
Little River, SC 29566-7217

North Carolina Department of Revenue  
Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27602-1168

RA Receivables Mgmt  
Portfolio Recovery Assoc  
PO Box 12914  
Norfolk, VA 23541-0914

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Premier Bankcard, LLC  
Jefferson Capital Systems, LLC Assignee  
St. Cloud, MN 56302-9617

Premier Bankcard, LLC Jefferson Capital Syst  
PO box 7999  
St Cloud, MN 56302-7999

Reflex  
PO Box 31292  
Tampa, FL 33631-3292

Santander Consumer USA  
P.O. Box 560284  
Dallas, TX 75356-0284

Holstas Lab Partners  
PO Box 35907  
Greensboro, NC 27425-5907

T Mobile/T-Mobile USA Inc by American InfoSo  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Union County Tax Collector  
P. O. Box 38  
Monroe, NC 28111-0038

Verizon by American InfoSource LP as agent  
515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Chandell Marie Ivey  
906 Southridge Drive  
Monroe, NC 28112-7773

Matthew H. Crow  
The Crow Law Firm  
315-B North Main Street  
Monroe, NC 28112-4727

Reginald Eugene Ivey  
906 Southridge Drive  
Monroe, NC 28112-7773

Warren L. Tadlock  
5970 Fairview Road, Suite 650  
Charlotte, NC 28210-2100

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank of America  
P.O. Box 982235  
El Paso, TX 79998-2235

Frontier Communications  
19 John Street  
Middletown, NY 10940

Portfolio Recovery Assoc  
PO Box 12914  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

End of Label Matrix  
Mailable recipients 49  
Bypassed recipients 0  
Total 49

Bank of America  
P.O. Box 982235  
El Paso, TX 79998-2235

Atrium Healthcare  
fdba Carolinas Healthcare System  
PO Box 70826  
Charlotte, NC 28272-0826

Charlotte Radiology  
P. O. Box 30488  
Charlotte, NC 28230-0488

Bank of Missouri  
5109 S Broadband Lane  
Sioux Falls, SD 57109

Conn Credit Co.  
PO Box 2358  
Beaumont, TX 77704

Credit One Bank  
PO Box 98873  
Las Vegas, NV 89193

First Premier  
P. O. Box 5524  
Sioux Falls, SD 57117-5524

Genesis Bankcard Svcs  
PO Box 4499  
Beaverton, OR 97076

Fingerhut / Webbank  
PO Box 1250  
Saint Cloud, MN 56395-1250

Dish Network  
PO Box 9033  
Littleton, CO 80160